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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

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Shauna Deluca, Esq. (SD-8248)

In Re:

Rolinson Timothy,

Debtor.

Order Filed on June 2, 2021 by Clerk **U.S. Bankruptcy Court District of New Jersey** 

Case No.:

20-15715-JKS

Chapter:

13

Hearing Date: May 13, 2021

Judge:

John K. Sherwood

## ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE **AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

**DATED: June 2, 2021** 

Honorable John K. Sherwood United States Bankruptcy Court

## Page 2

Secured Creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtor's Counsel: Michelle Labayen, Esq.

Property Involved ("Collateral"): 12 McKinley Place, West Orange, New Jersey 07052

Relief sought: 

Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
  - The Debtor is overdue for 5 months from January 1, 2021 through May 1, 2021.
  - The Debtor is overdue for <u>5</u> payments from <u>January 1, 2021</u> through <u>May 1, 2021</u> at \$1,254.74 per month.

Funds Held In Suspense \$136.71

Total Arrearages Due \$6,136.99

- 2. Debtor must cure all post-petition arrearages, as follows:
  - Debtor shall make a lump-sum payment in the amount of \$6,136.99 directly to Secured Creditor to cure the post-petition balance on or before May 31, 2021.
  - Beginning on <u>June 1, 2021</u>, regular monthly mortgage payments shall continue to be made in the amount of \$1,254.74. This amount is subject to change based on escrow and/or interest rate adjustments.
- 3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: NewRez LLC dba Shellpoint Mortgage Servicing

P.O. Box 740039

Cincinnati, Ohio 45274-0039

■ Monthly cure payment: NewRez LLC dba Shellpoint Mortgage Servicing

P.O. Box 740039

Cincinnati, Ohio 45274-0039

## 4. In the event of Default:

- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- 5. Award of Attorneys' Fees:
  - The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00. The fees and costs are payable:
    - Through the Chapter 13 plan.